

Information to identify the case:

Debtor 1	Raven W. Anderson	Social Security number or ITIN	xxx-xx-9677
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Jessica H. Anderson	Social Security number or ITIN	xxx-xx-6688
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-21005-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raven W. Anderson

Jessica H. Anderson

8/26/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Raven W. Anderson
Jessica H. Anderson
DebtorsCase No. 14-21005-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 25

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db/jdb
cr +Raven W. Anderson, Jessica H. Anderson, 803 Lookout Avenue, Monessen, PA 15062-1713
+Liberty Revolving Trust by Wilmington Savings Fund, Fay Servicing, LLC,
3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
cr +U.S. Bank National Association, not in its individ, Fay Servicing, LLC,
3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
13814192 +FNB Consumer Discount Company, 45 West Main Street, Uniontown, PA 15401-3341
13814194 +Jefferson MRI, 575 Coal Valley Road, Suite 108, Clairton, PA 15025-3723
14823391 +Liberty Revolving Trust, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150,
Carrollton, TX 75006-3357
14310626 MTGLQ Investors, LP, PO Box 52708, Irvine, CA 92619-2708
13814195 +RJM Acquisition, LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
13834808 +Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
13814196 +Scholastic, Inc., P.O. Box 7502, Jefferson City, MO 65102-7502
14988611 U.S. Bank National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
13814198 +US Department of Education, Attention: Bankruptcy, 61 Forsythe Street, Room 19T89,
Atlanta, GA 30303-8928
13814199 Valley First Community FCU, 815819 Schoonmaker Avenue, Monessen, PA 15062

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2019 03:02:25 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
13853600 EDI: AIS.COM Aug 27 2019 06:43:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
13814190 +E-mail/Text: bdsupport@creditmanagementcompany.com Aug 27 2019 03:03:00
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13814191 +E-mail/Text: electronicbkydocs@nelnet.net Aug 27 2019 03:02:46
Department of Education/Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
13814193 E-mail/Text: bankruptcy.bnc@ditech.com Aug 27 2019 03:02:08 Green Tree, P.O. Box 94710,
Palatine, IL 60094
13934796 E-mail/Text: bankruptcy.bnc@ditech.com Aug 27 2019 03:02:08 Green Tree Servicing, LLC,
P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785
13831013 EDI: JEFFERSONCAP.COM Aug 27 2019 06:43:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
13885816 EDI: RESURGENT.COM Aug 27 2019 06:43:00 LVNV Funding, LLC its successors and assigns as,
assignee of Excalibur I, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13886222 EDI: RESURGENT.COM Aug 27 2019 06:43:00 LVNV Funding, LLC its successors and assigns as,
assignee of NCOP Capital III, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13829677 E-mail/Text: electronicbkydocs@nelnet.net Aug 27 2019 03:02:46 US Department of Education,
C/O Nelnet, 3015 South Parker Road Suite 400, Aurora CO 80014-2904
13814197 +EDI: ECMC.COM Aug 27 2019 06:43:00 US Department of Education, Attention: Bankruptcy,
P.O. Box 16448, Saint Paul, MN 55116-0448
13814200 +EDI: VERIZONCOMB.COM Aug 27 2019 06:43:00 Verizon, 500 Technology Drive, Suite 30,
Weldon Spring, MO 63304-2225

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Green Tree Servicing LLC
cr MTGLQ Investors, LP
cr U.S. BANK NATIONAL ASSOCIATION
cr U.S. Bank National Association, not in its individ

TOTALS: 4, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 25

Date Rcvd: Aug 26, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2018-R4
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual ET AL... bkgroup@kmlawgroup.com
Justin P. Schantz on behalf of Joint Debtor Jessica H. Anderson jschantz@my-lawyers.us, colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia no@my-lawyers.us;ekudlock@my-lawyers.us
Justin P. Schantz on behalf of Debtor Raven W. Anderson jschantz@my-lawyers.us, colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia no@my-lawyers.us;ekudlock@my-lawyers.us
Mario J. Hanyon on behalf of Creditor Green Tree Servicing LLC pawb@fedphe.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Richard M. Squire on behalf of Creditor MTGLQ Investors, LP lcolwell@squirelaw.com, kdiskin@squirelaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8